

**Certificate of Notice Page 1 of 5**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 James W. Ryan, Jr.  
 Joyel Ryan  
 Debtors

Case No. 18-12420-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 6

Date Rcvd: Nov 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2018.

db/jdb +James W. Ryan, Jr., 38 Green Lynne Drive, Levittown, PA 19057-3223  
 cr +Inspire Federal Credit Union, 3 Friends Lane, Newton, PA 18940-3426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Nov 08 2018 02:38:20 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 08 2018 02:37:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 08 2018 02:38:04 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsedri@recoverycorp.com Nov 08 2018 02:39:19 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

J. TODD BUCKLEY SAVARESE on behalf of Creditor Inspire Federal Credit Union  
 todd@savareselaw.com, todssav@verizon.net

MICHAEL P. KELLY on behalf of Joint Debtor Joyel Ryan mpkpc@aol.com,  
 r47593@notify.bestcase.com

MICHAEL P. KELLY on behalf of Debtor James W. Ryan, Jr. mpkpc@aol.com,  
 r47593@notify.bestcase.com

REBECCA ANN SOLARZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-5, Asset-Backed Certificates, Series 2006-5 bkgroup@kmllawgroup.com

STANTON M. LACKS on behalf of Joint Debtor Joyel Ryan blackslaw@comcast.net,  
 lackssr67746@notify.bestcase.com

STANTON M. LACKS on behalf of Debtor James W. Ryan, Jr. blackslaw@comcast.net,  
 lackssr67746@notify.bestcase.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Joyel Ryan aka Joy Ryan  
James W. Ryan Jr.

Debtor

Deutsche Bank National Trust Company, as  
Trustee, in trust for registered Holders of Long  
Beach Mortgage Loan Trust 2006-5, Asset-  
Backed Certificates, Series 2006-5

Movant

vs.

Joyel Ryan aka Joy Ryan  
James W. Ryan Jr.

Debtors

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 18-12420 AMC

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$8,408.05**, which breaks down as follows;

Post-Petition Payments:	June 2018 to October 2018 at \$1,681.61/month
<b>Total Post-Petition Arrears</b>	<b>\$8,408.05</b>

2. The Debtors shall cure said arrearages in the following manner:

- a). Within seven (7) days of the filing of this Stipulation, Debtors shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$8,408.05**.
  - b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$8,408.05** along with the pre-petition arrears;
  - c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due November 1, 2018 and continuing thereafter, Debtors shall pay to Movant the present regular monthly mortgage payment of \$1,681.61 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtors provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

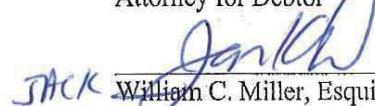
Date: October 10, 2018

Date: 11-6-2018

Date: 11-6-2018

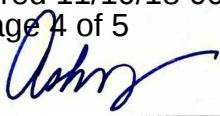
/s/ **Rebecca A. Solarz, Esquire**  
Rebecca A. Solarz, Esquire  
Attorney for Movant

Michael P. Kelly, Esquire  
Attorney for Debtor

JACK   
William C. Miller, Esquire  
Chapter 13 Trustee

*No objection*

Approved by the Court this 7th day of November, 2018. However, the court retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Ashely M. Chan

SELECT PORTFOLIO SERVICING  
3815 South West Temple  
Salt Lake City, UT 84115